

CLAIMS

What is claimed is:

1. A method of determining a risk for fraud for an order,  
5 the method comprising:  
    receiving an order from a customer;  
    evaluating an order based upon indicators of possible  
high risk activities;  
    if the order is not classified as a high risk order,  
10 then evaluating the order based upon indicators of possible  
medium risk activities; and  
    if the order is not a medium risk activity, then  
classifying the order as a low risk order.
- 15 2. The method of claim 1, wherein a high risk order is  
evaluated with more time than a medium risk order.
3. The method of claim 1, wherein a high risk order is  
evaluated with more resources than a medium risk order.
- 20 4. The method of claim 1, wherein a low risk order is  
evaluated with less resource than a high risk order and  
medium risk order.

5. The method of claim 1, wherein a low risk order is evaluated with less time than a high risk order and medium risk order.

- 5 6. The method of claim 1, wherein an indicator of possible high risk activities include at least one of:
- an order amount over a high risk amount threshold;
  - a shipping address for the order to a particular high risk region;
  - 10 a non-domestic Internet Protocol address of the customer;
  - a card verification number authorization code having a value from a first group of code values;
  - an address verification code indicating a foreign
  - 15 credit card by the customer; and
  - an order quantity over a high risk quantity threshold.

7. The method of claim 1, wherein an indicator of possible high risk activities further includes:
- 20 an eFalcon score within a first range of values.

8. The method of claim 1, wherein an indicator of possible medium risk activities include at least one of:
- an order amount over a medium risk amount threshold;

an order for a particular designated product;  
a card verification number authorization code having a  
value from a second group of code values;  
an address verification code indicating a particular  
5 value from a group of CVN code values;  
a billing address differing from a shipping address;  
a shipping address to a medium risk region; and  
an order quantity over a medium risk quantity  
threshold.

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9. The method of claim 1, wherein an indicator of  
possible medium risk activities further includes:

an eFalcon score within a second range of values.

15 10. The method of claim 1, wherein the order is received  
in a website.

11. The method of claim 1, wherein the order is received  
in a call center.

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12. The method of claim 1, wherein the order is an order  
for a product.

13. The method of claim 1, wherein the order is an order

for a service.

14. An apparatus of determining a risk for fraud for an order, the method comprising:

5 means for receiving an order from a customer;

means for evaluating an order based upon indicators of possible high risk activities, wherein if the order is not classified as a high risk order, then evaluating the order based upon indicators of possible medium risk activities;

10 and wherein if the order is not a medium risk activity, then classifying the order as a low risk order.

15. An article of manufacture, comprising:

a machine-readable medium having stored thereon

15 instructions to:

receive an order from a customer;

evaluate an order based upon indicators of possible high risk activities, wherein if the order is not classified as a high risk order, then evaluate the order based upon indicators of possible medium risk activities;

20 and wherein if the order is not a medium risk activity, then classify the order as a low risk order.

16. A method of dynamically adjusting indicators for detecting fraud based upon observed trends in fraud activities, the method comprising:

analyzing observed trends in fraud activities;  
5 dynamically adjusting indicators of high risk related to fraud, based upon the observed trends; and  
dynamically adjusting indicators of medium risk related to fraud, based upon the observed trends.

10 17. The method of claim 16, wherein an indicator of high risk related to fraud include at least one of:

an order amount over a high risk amount threshold;  
a shipping address for the order to a particular high risk region;

15 a non-domestic Internet Protocol address of the customer;

a card verification number authorization code having a value from a first group of code values;

an address verification code indicating a foreign  
20 credit card by the customer; and

an order quantity over a high risk quantity threshold.

18. The method of claim 16, wherein an indicator of high risk related to fraud further includes:

an eFalcon score within a first range of values.

19. The method of claim 16, wherein an indicator of medium risk related to fraud include at least one of:

- 5       an order amount over a medium risk amount threshold;
- an order for a particular designated product;
- a card verification number authorization code having a value from a second group of code values;
- an address verification code indicating a particular
- 10    value from a group of CVN code values;
- a billing address differing from a shipping address;
- a shipping address to a medium risk region; and
- an order quantity over a medium risk quantity threshold.

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20. The method of claim 16, wherein an indicator of medium risk related to fraud further includes:

an eFalcon score within a second range of values.

20 21. An apparatus for determining a risk for fraud for an order, the apparatus comprising:

          a server configured to permit an analyst to evaluate an order based upon indicators of possible high risk activities;

wherein if the order is not classified as a high risk order, then the order is evaluated based upon indicators of possible medium risk activities; and

wherein if the order is not classified as a medium  
5 risk activity, then the order is classified as a low risk order.

22. The apparatus of claim 21, wherein a high risk order is evaluated with more time than a medium risk order.  
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23. The apparatus of claim 21, wherein a high risk order is evaluated with more resources than a medium risk order.

24. The apparatus of claim 21, wherein a low risk order is  
15 evaluated with less resource than a high risk order and medium risk order.

25. The apparatus of claim 21, wherein a low risk order is  
20 evaluated with less time than a high risk order and medium risk order.

26. The apparatus of claim 21, wherein an indicator of possible high risk activities include at least one of:

an order amount over a high risk amount threshold;

a shipping address for the order to a particular high risk region;

a non-domestic Internet Protocol address of the customer;

5 a card verification number authorization code having a value from a first group of code values;

an address verification code indicating a foreign credit card by the customer; and

an order quantity over a high risk quantity threshold.

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27. The apparatus of claim 21, wherein an indicator of possible high risk activities further includes:

an eFalcon score within a first range of values.

15 28. The apparatus of claim 21, wherein an indicator of possible medium risk activities include at least one of:

an order amount over a medium risk amount threshold;

an order for a particular designated product;

20 a card verification number authorization code having a value from a second group of code values;

an address verification code indicating a particular value from a group of CVN code values;

a billing address differing from a shipping address;

a shipping address to a medium risk region; and



an order quantity over a medium risk quantity  
threshold.

29. The apparatus of claim 21, wherein an indicator of  
5 possible medium risk activities further includes:

an eFalcon score within a second range of values.

30. The apparatus of claim 21, wherein the order is  
received in a website.

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31. The apparatus of claim 21, wherein the order is  
received in a call center.

32. The apparatus of claim 21, wherein the order is an  
15 order for a product.

33. The apparatus of claim 21, wherein the order is an  
order for a service.